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Rant & Win $ TURN TO PAGE 14

New Game Scrabble TURN TO PAGE 23

MOTHERHOOD HOPES

For many, Mother's Day means flowers, cuddles and brunch, but for women silently struggling with infertility, it's a difficult reminder of their plight. Here's how to help. 4

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5 THINGS TO KNOW

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JOE PANTORNO, SPORTS EDITOR

It's a bit of a cliche, but I wouldn't be half the man I am today without the guidance and support of my mother, especially in this business. A little blurb here doesn't do it nearly enough justice — she deserves a novel to sing her praises — but the engine that keeps my family running deserves the best every day, not just this Sunday. So don't forget to let your mother know how important she is this weekend. I know I won't. Love you, Mom.

1 TRUMP PLANS FOR SUMMIT WITH NORTH KOREA

President Donald Trump said on Thursday he had high hopes of "doing something very meaningful" to curtail North Korea's nuclear ambitions at a summit in Singapore next month, after Pyongyang smoothed the way for talks by freeing three American prisoners. The date and location of the first-ever meeting of a sitting U.S. president and a North Korean leader were announced by Trump on Twitter. "The highly anticipated meeting between Kim Jong Un and myself will take place in Singapore on June 12th. We will both try to make it a very special moment for World Peace!" Trump wrote. He made the announcement after a U.S. government aircraft touched down at Joint Base Andrews near Washington carrying the Americans who were released by North Korea in a move to clear the way for the bilateral summit. The ex-prisoners are Korean-American missionary Kim Dong-chul, who was sentenced in 2016 to 10 years' hard labor; Kim Sang-duk, also known as Tony Kim, who taught for a month at a foreign-funded university before he was arrested in 2017; and Kim Hak-song, who also taught there and was detained last year.

2 NET NEUTRALITY RULES WILL EXPIRE ON JUNE 11

Landmark U.S. "net neutrality" rules will expire on June 11, and new regulations handing providers broad new power over how consumers can access the internet will take effect, the Federal Communications Commission said on Thursday in setting the date. The FCC in December repealed the Obama-era open-internet rules set in 2015, which bars providers from blocking or slowing down access to content or charging consumers more for certain content. The prior rules were intended to ensure a free and open internet, give consumers equal access to web content and bar broadband service providers from favoring their own material or others. The new rules require internet providers to tell consumers whether they will block or slow content or offer paid "fast lanes." Reuters first reported the June 11 effective date, disclosed in an FCC document on Thursday. Acting New York Attorney General Barbara Underwood said "the repeal of net neutrality would allow internet service providers to put their profits before the consumers they serve and control what we see, do and say online."

3 EFES-2018 COMBINED JOINT LIVE FIRE EXERCISE IN IZMIR

A combat helicopter hits its targets during the Efes-2018 Combined Joint Live Fire Exercise in the Seferihisar district of Izmir, Turkey, on May 10, 2018.

GETTY IMAGES

4 SPEAKER RYAN EYES DACA BILL BEFORE NOVEMBER

House Speaker Paul Ryan on Thursday said he wants a bipartisan immigration bill enacted before November congressional elections by addressing young illegal Dreamer immigrants as well as border security issues. "I want to fix this problem, so I would like to have an immigration vote before the midterms," Ryan told a news conference. His comments came a day after a breakaway group of House Republicans attempted to force action on legislation protecting so-called Dreamers — young immigrants brought into the United States illegally when they were children — from deportation. Ryan has previously expressed support for helping Dreamers, but he has not given the go-ahead for debating any bill, even though public opinion polls show broad support in the country for helping Dreamers. The youths had won temporary protections in 2012 from Democratic then-President Barack Obama. But last September Republican President Donald Trump ordered Obama's Deferred Action for Childhood Arrivals (DACA) program terminated on March 5, 2018. Court battles have delayed the end of DACA, leaving hundreds of thousands of the immigrants in limbo.

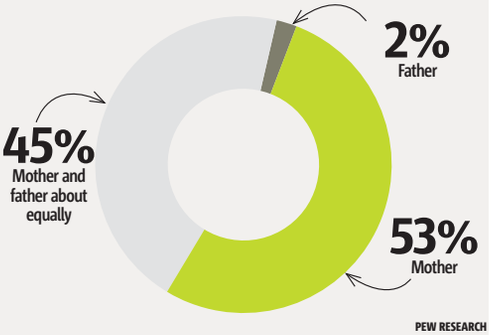
5 WAPO: DETAILS EMERGE ON WHY AT&T PAID COHEN

AT&T's $600,000 deal with President Donald Trump's personal attorney, Michael Cohen, specified that Cohen would advise the company on its $85 billion merger with Time Warner, the Washington Post reported on Thursday night, citing company documents. Trump expressed opposition to the merger during the campaign and his administration ultimately chose to fight it, with the Justice Department filing suit in November to block the agreement. The case has yet to be decided. The Justice Department wants AT&T to divest Time Warner's DirecTV unit or Turner networks as a condition of approving the acquisition. AT&T has argued that divestitures would destroy some of the consumer value of the merger. Michael Avenatti, the attorney for porn star Stormy Daniels, revealed earlier this week that Cohen had received payments from a number of companies in 2017 and 2018, including AT&T, the Swiss drugmaker Novartis, Korea Aerospace Industries Ltd. and Columbus Nova LLC. Columbus Nova was listed in November 2017 as part of a conglomerate controlled by Viktor Vekselberg, a businessman with ties to Russian President Vladimir Putin.

STATS

CARING FOR A NEW BABY

Which parent does a better job caring for a new baby, aside from breastfeeding?



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According to the Centers for Disease Control and Prevention, one in eight women struggles with infertility. ISTOCK

This Mother's Day, remember many struggle with infertility

Sunday celebrates all things motherhood, but for women trying to conceive, it can be a day of hell, sadness and jealousy. Here's how to help.

NIKKI M. MASCALI
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If you're looking for a story on the best last-minute gifts to buy mom for Mother's Day on Sunday, this isn't it. Instead, this story is going to cover something that isn't usually talked about ahead of the holiday: How hard Mother's Day can be on women who struggle with infertility.

According to the Centers for Disease Control and Prevention, one in eight women struggles with infertility, and despite the fact that 7.4 million women have received infertility services in their lifetime, the topic is still quite taboo in society — and that's "what can make Mother's Day so difficult," said Dr. Maria F. Costantini-Ferrando of Reproductive Medicine Associates of New Jersey.

"I think everybody knows to be sensitive to Mother's Day toward any woman who's lost their mother or a child, but they don't quite get how to be sensitive to women who are trying to become a mother," she added. "They've got that same sense of loss, but what's added to that is the fact that they have this really daunting fear that they may never get to experience motherhood."

So what can you do to help make sure Mother's Day isn't too difficult for the women in your life trying to conceive — or too hard on yourself if you're one of them? Read on for tips from Dr. Costantini-Ferrando.

"Ask her what you can do, how she wants to spend the day or if she wants to be alone, but just reach out to let her know you get it."

Dr. Maria F. Constantini-Ferrando

Acknowledge it's Mother's Day

Constantini-Ferrando suggests letting her know you know how hard Mother's Day might be for her.

"Ask her what you can do, how she wants to spend the day or if she wants to be alone, but just reach out to let her know you get it," she said. "It'll give her a sense of connectedness and understanding without imposing a sense of judgment about what she should do or not do."

Be selfish — and compassionate to yourself

Women trying to conceive should not be afraid to say what she needs, Constantini-Ferrando said. "I think it's important to be selfish and put yourself first."

And it's OK to want to feel sorry for yourself. "You're entitled, and it's important to feel compassion for yourself and self-love because these women can feel like such failures, which they are not," she added.

It's OK to be jealous

Many "perfect" Mother's Day photos are sure to be shared on social media Sunday, which may cause many women to feel jealous as they scroll through the flood — and that's OK, too, Constantini-Ferrando said.

"It's normal. Brush it off," she urged. "Stay positive, and know this is you now — it doesn't have to be you forever. See yourself maybe a year or two from now, when you may post a picture of yourself pregnant."

She does suggest staying off social media altogether if you can and "go back to the old days and connect to friends or other women who are going through this, too."

"I think everybody knows to be sensitive to Mother's Day toward any woman who's lost their mother or a child, but they don't quite get how to be sensitive to women who are trying to become a mother," said Dr. Maria F. Costantini-Ferrando. PROVIDED

What causes infertility?

As much as one-third of women over 35 struggle with fertility issues and can be prone to miscarriages. Other factors include smoking, excessive alcohol use, extreme weight gain or loss or extreme physical or emotional stress that results in fewer periods.

These factors can also decrease a man's fertility, as can exposure to environmental toxins, certain medications, high temperatures or radiation, the CDC said.

FAST FACTS ABOUT INFERTILITY

- 1 in 8 women struggle with infertility (CDC)
- 7.4 million women have received infertility services in their lifetime (CDC)
- 1/3 of infertility is attributed to women, while 1/3 is attributed to men and 1/3 is a combo of both or unexplained (ASRM.org)
- 1/3 of women over 35 have fertility issues (CDC)

WHAT IS INFERTILITY?

The CDC defines infertility as the inability to conceive after one year or more of unprotected sex. As fertility declines with age, some providers treat women ages 35 and older after six months of unprotected sex.

NYC is a top city for millennials who live with their mom

Still living with mom? You're not the only one, especially in New York City, where residents spend close to 40 percent of their income on rent. ISTOCK

Mother's Day is around the corner — do you have plans to take your mom out to brunch? Or maybe you can wake her up with breakfast right in bed if you're one of the millions of young adults still living at home.

More millennials ages 24 to 36 are living at home with their moms now than any other time in the past decade, according to a report by real estate site Zillow.

Nationally, 22.5 percent of millennials — or about 12 million young adults — are still living with their mom or both parents, the analysis found. In New York City, the share is even greater.

In New York City, as well as with Miami, Los Angeles and Riverside, California, more than 30 percent of millennials live at home.

That percentage has grown a lot in the last year, too — In 2016, 30.3 percent of millennial New Yorkers still lived at home with mom while in 2015, 20.4 percent did so.

Moms surely make pretty great roommates, but that's not the only reason kids are sticking around. Rents have been increasing faster than incomes, pushing kids back into the nest according to Zillow. And New York is a city known for its ridiculously high rents.

In New York City, the median rent is $2,400 per month, according to Zillow, and that means New Yorkers who are not living at home are spending 38.8 percent of their income on rent.

Just because you live with Mom doesn't mean you're totally reliant on your parents, though — only 11.4 percent of New York millennials living at home are unemployed, Zillow found.

"Living with parents may allow young adults to pursue work or a passion that may not be especially lucrative, or save enough money for first and last month's rent or a down payment on a home of their own," said Zillow senior economist Aaron Terrazas in a statement.

The patterns also aren't the same across the country, Terrazas explained.

"In booming Western markets, relatively few young adults live with parents, not because rents are cheap but because family is far away," he said. "There is also a small slice of this young adult population that has Mom living with them instead. Perhaps Mom needs extra care as she ages, or has moved in with an adult child to help raise her grandchildren."

KRISTIN TOUSSAINT

12M

Nationally, 22.5 percent of millennials — or about 12 million young adults — are still living with their mom or both parents.

WHERE THE MOST MILLENNIALS LIVE WITH MOM:

Miami: 33.4 %

Riverside, California: 33%

New York: 30.3%

Los Angeles: 30.2%

San Antonio: 29.2%

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Art Students League celebrates building's 125th anniversary with creative-filled open house

Beneath the scaffolding enveloping the ASLNY's building, nearly 2,500 students of all ages and experience study in more than 100 classes.

NIKKI M. MASCALI
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Behind the shell of scaffolding enveloping 215 W. 57th St. from the construction of Central Park Tower is the landmarked home of the Art Students League of New York, which counts Georgia O'Keefe, Norman Rockwell, Jackson Pollock and Ai Weiwei among its many notable alumni.

Enter the beautiful building designed by Henry Hardenbergh, who was also behind the Dakota and Plaza Hotel, and a cyclone of creativity abounds on all five floors as nearly 2,500 students of all ages and experience study drawing, painting, sculpture, printmaking, welding, mixed media and more each month.

"The building is always full, and every inch of space is used," said Ken Parks, ASLNY's director of communications.

New Yorkers, with or without artistic notions of their own, can see all that creation in action Friday and Saturday as the ASLNY throws open its doors for ST[art]UP, a two-day celebration of its building's 125th anniversary.

"It's an incredible building," said sculpting instructor Anthony Antonios, who was once an ASLNY student himself. "I'm just sorry that I can't see it the way I used to because it's covered."

The construction screen from Central Park Tower, which will be the second-tallest skyscraper in the U.S. when it opens in 2020, won't dampen ST[art]UP, though.

The all-ages event includes a kickoff gala, an open house featuring studio tours, demos, exhibits, workshops, auctions, art sales and live sketch sessions, a house party with dancing, performances and costumes and even a chance for attendees to pose as an artist's model.

The Art Student League of New York is throwing open its doors for ST[art]UP, a two-day event celebrating the 125th anniversary of its landmarked building on 57th Street. ALL PHOTOS NIKKI M. MASCALI

9 FAST FACTS ABOUT THE ART STUDENTS LEAGUE OF NEW YORK

- Founded in 1875 by a collective of artists who wanted to experiment with new techniques and forms of expressions
- It was funded by Gilded Age philanthropists like George Washington Vanderbilt II
- In 1892, it moved to its current, landmarked location at 215 W. 57th St.
- The building was designed by architect Henry Hardenbergh, who designed other well-known city buildings like the Dakota and Plaza Hotel
- ASLNY has been the building's sole occupant since 1942
- The building was designated a New York City Landmark in 1968
- Georgia O'Keeffe, Norman Rockwell, Jackson Pollock, Robert Rauschenberg, Louise Bourgeois, Alexander Calder, James Rosenquist and Ai Weiwei are among its many notable former students
- During any given month, 2,500 students of all skill levels study in more than 100 classes
- ASLNY does not have any degrees, diplomas or set curriculum and is accessible to anyone who aspires to develop as an artist

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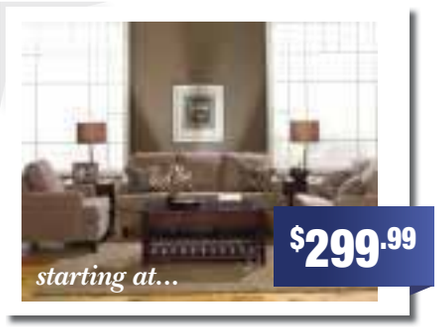

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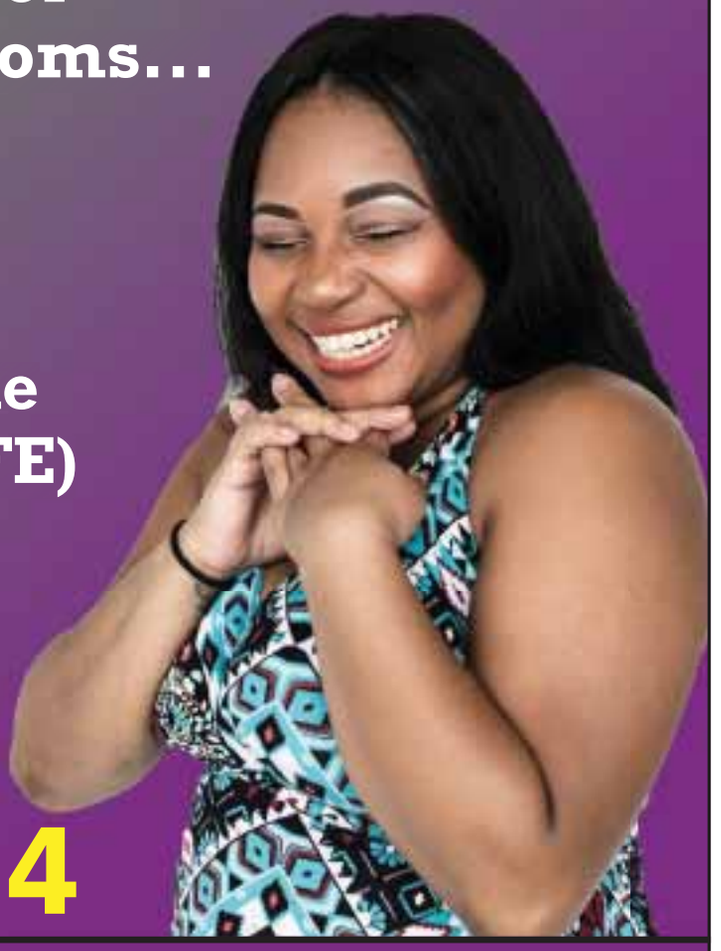

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A child is seen in an apartment with peeling lead paint. GETTY IMAGES

Lead levels in NYC children's blood have dropped, health department says

2017 data shows a decline in the percent of children under 6 with certain levels of lead in their blood, according to the New York City Health Department.

KRISTIN TOUSSAINT
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The New York City Health Department has seen a drop in the amount of lead detected in young children's blood, officials announced on Thursday.

The department's preliminary data shows a 13 percent decline — from 4,928 children to 4,293 — in the number of children under 6 years old with blood lead levels at or above the Centers for Disease Control's reference level.

The CDC has a designated reference level of 5 micrograms per deciliter of lead in blood, meaning that if a child is at that level, they have "blood lead levels that are much higher than most children's." The "level of concern" is 10 micrograms per deciliter.

This most recent drop shows a pattern of progress, city officials said, when it comes to reducing childhood lead poisoning in New York City.

Since 2005 — after the city's Lead Poisoning Prevention Law went into effect, requiring landlords to "identify and fix lead paint hazards in the apartments of young children" — there has been an 89 percent drop in the number of children under 6 with blood lead levels at or above the reference level.

The 2017 data also shows a decline in the number of children under 6 with lead levels at or above the CDC's level of concern — from 16.5 percent per 1,000 kids tested in 2016 to 14.7 percent in 2017.

"The city has been at the vanguard of addressing child lead poisoning concerns, which began when the Board of Health banned lead in paint in 1960 – 18 years before the federal ban," said Health Commissioner Dr. Mary T. Bassett in a statement. "As we move forward, we will continue this significant progress."

New York City Council Member Margaret S. Chin this week introduced legislation to further protect children from the dangers of lead paint. Current law requires landlords to perform annual checks of lead-based paint hazards in homes built before 1960, but if any is identified, they often just paint over the lead surface, according to Chin's office.

"Because paint is susceptible to chipping or fading, this only creates a temporary solution to the presence of lead,"

> **"Because paint is susceptible to chipping or fading, [repainting] only creates a temporary solution to the presence of lead."**
>
> Margaret S. Chin, New York City Council member

her office said in a statement. Chin's legislation would require landlords to permanently remove or "encapsulate" any lead paint, and also help prevent lead-based particles from blowing into units during construction work.

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  - Residents of **Manhattan Community Board 6** (50%)
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Unit Size		Monthly Rent[1]	Units Avail-able		House-hold Size[2]	Annual Household Income[3] *Minimum – Maximum*[4]
Studio	40% AREA MEDIAN INCOME (AMI) UNITS	$613	31	→	1 person	$22,903 - $29,240
1 bedroom		$659	12	→	1 person	$24,549 - $29,240
					2 people	$24,549 - $33,400
2 bedroom		-	-	-	-	-

Unit Size		Monthly Rent[1]	Units Avail-able		House-hold Size[2]	Annual Household Income[3] *Minimum – Maximum*[4]
Studio	60% AREA MEDIAN INCOME (AMI) UNITS	-	-	-	-	-
1 bedroom		$1017	29	→	1 person	$36,823 - $43,860
					2 people	$36,823 - $50,100
2 bedroom		$1230	15	→	2 people	$44,160 - $50,100
					3 people	$44,160 - $56,340
					4 people	$44,160 - $62,580

Unit Size		Monthly Rent[1]	Units Avail-able		House-hold Size[2]	Annual Household Income[3] *Minimum – Maximum*[4]
Studio	130% AREA MEDIAN INCOME (AMI) UNITS	$2116	8	→	1 person	$74,435 - $95,030
1 bedroom		$2270	10	→	1 person	$79,783 - $95,030
					2 people	$79,783 - $108,550
2 bedroom		$2733	4	→	2 people	$95,692 - $108,550
					3 people	$95,692 - $122,070
					4 people	$95,692 - $135,590

[1] Rent includes gas for cooking.
[2] Household size includes everyone who will live with you, including parents and children. Subject to occupancy criteria.
[3] Household earnings includes salary, hourly wages, tips, Social Security, child support, and other income. Income guidelines subject to change.
[4] Minimum income listed may not apply to applicants with Section 8 or other qualifying rental subsidies. Asset limits also apply.

How Do You Apply?

Apply online or through mail. To apply online, please go to nyc.gov/housingconnect. To request an application **by mail, send a self-addressed envelope to: 222 E. 44th Street c/o Breaking Ground, PO Box 3620937, New York, NY 10129**. Only send one application per development. Do not submit duplicate applications. Do not apply online and also send in a paper application. Applicants who submit more than one application may be disqualified.

When is the Deadline?

Applications must be postmarked or submitted online no later than **July 2, 2018**. Late applications will not be considered.

What Happens After You Submit an Application?

After the deadline, applications are selected for review through a lottery process. If yours is selected and you appear to qualify, you will be invited to an interview to continue the process of determining your eligibility. Interviews are usually scheduled from 2 to 10 months after the application deadline. You will be asked to bring documents that verify your household size, identity of members of your household, and your household income.

Español Presente una solicitud en línea en nyc.gov/housingconnect. Para recibir una traducción de español de este anuncio y la solicitud impresa, envíe un sobre con la dirección a: **222 E. 44th Street c/o Breaking Ground, PO Box 3620937, New York, NY 10129**. En el reverso del sobre, escriba en inglés la palabra "SPANISH." Las solicitudes se deben enviar en línea o con sello postal antes de **2 de julio 2018.**

简体中文 访问 nyc.gov/housingconnect 在线申请。如要获取本广告及书面申请表的简体中文版，请将您的回邮信封寄送至：**222 E. 44th Street c/o Breaking Ground, PO Box 3620937, New York, NY 10129**.信封背面请用英语注明"CHINESE"。必须在以下日期之前在线提交申请或邮寄书面申请**2018年7月2日.**

Русский Чтобы подать заявление через интернет, зайдите на сайт: nyc.gov/housingconnect. Для получения данного объявления и заявления на русском языке отправьте конверт с обратным адресом по адресу **222 E. 44th Street c/o Breaking Ground, PO Box 3620937, New York, NY 10129** На задней стороне конверта напишите слово "RUSSIAN" на английском языке. Заявки должны быть поданы онлайн или отправлены по почте (согласно дате на почтовом штемпеле) не позднее **2 июль 2018.**

한국어 nyc.gov/housingconnect 에서 온라인으로 신청하십시오. 이 광고문과 신청서에 대한 한국어 번역본을 받아보시려면 반송용 봉투를**222 E. 44th Street c/o Breaking Ground, PO Box 3620937, New York, NY 10129** 으로 보내주십시오. 봉투 뒷면에 "KOREAN" 이라고 영어로 적어주십시오. **2018년7월2일**일까지 온라인 신청서를 제출하거나 소인이 찍힌 신청서를 보내야 합니다.

Kreyòl Ayisyien Aplike sou entènèt sou sitwèb nyc.gov/housingconnect. Pou resevwa yon tradiksyon anons sa a nan lang Kreyòl Ayisyen ak aplikasyon an sou papye, voye anvlòp ki gen adrès pou retounen li nan: **222 E 44th Street c/o Breaking Ground, PO Box 3620937, New York, NY 10129.** Nan dèyè anvlòp la, ekri mo "HATIAN CREOLE" an Anglè. Ou dwe remèt aplikasyon yo sou entènèt oswa ou dwe tenbre yo anvan dat **jiyè 2, 2018.**

العربية تقدم بطلب عن طريق الإنترنت على الموقع الإلكتروني nyc.gov/housingconnect. للحصول على ترجمة باللغة العربية لهذا الإعلان ولنموذج الطلب الورقي، أرسل مظروف يحمل اسمك وعنوانك إلى: **222 E 44th Street c/o Breaking Ground, PO Box 3620937, New York, NY 10129.** على الجهة الخلفية للمظروف، اكتب باللغة الإنجليزية كلمة "ARABIC". يجب إرسال نماذج الطلبات عن طريق الإنترنت أو ختمها بختم البريد قبل **2** يوليو، 2018 أكتوبر،

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The city's Emmy-winning free We Speak NYC program strives to help immigrant New Yorkers learn language skills and familiarize themselves with city services. MAYOR'S OFFICE OF IMMIGRANT AFFAIRS

City launches new season of 'We Speak NYC' English language learning program

The Emmy-winning free program strives to help immigrant New Yorkers learn language skills and familiarize themselves with city services.

NIKKI M. MASCALI
nikki.mascali@metro.us

City officials Wednesday unveiled the newest season of its Emmy-winning, free English language-learning program, "We Speak NYC."

Previously known as "We Are New York," the Mayor's Office of Immigrant Affairs' We Speak NYC strives to help immigrant New Yorkers build language skills and familiarize themselves with city services. This second season features seven videos that will cover mental health, early childhood education and workers' rights.

"Effective English learning programs like 'We Speak NYC' open new doors for New Yorkers," Mayor Bill de Blasio said in a statement. "Though we are a city that proudly speaks over 150 languages, many residents want to improve their English language skills, and we want to meet them with the tools to do it. Empowering immigrant communities with the skills and knowledge to take advantage of more opportunities is how we make the ultimate city of immigrants an even better place for all of our residents."

Nearly 40 percent of city residents are foreign-born, and roughly 2 million residents have limited English proficiency, including the 1.5 million immigrant New Yorkers, the city said.

"We Speak NYC" is led by volunteer instructors who hold a semester of classes at city libraries, public schools and community organizations in all five boroughs. English language learners (ELLs) will develop an issue-focused vocabulary, practice conversational English and access city services.

In 2017, "We Speak NYC" trained 249 volunteer instructors and taught 3,000 ELLs.

De Blasio's administration invested more than $3 million into the launch of the seven We Speak NYC videos. City, state and federal funding totals $90 million for adult literacy programs, including programming for ELLs.

> **"Effective English-learning programs like 'We Speak NYC' open new doors for New Yorkers."**
> Mayor Bill de Blasio

Additionally, MOIA released an independent evaluation of how "We Speak NYC's" benefits ELLs. It found participants had increased ability to converse and a better understanding of spoken English. After the 10-session semester, 85 percent of participants said they were able to understand more important vocabulary.

Affordable Home for Sale

Bridge Street Development Corporation is pleased to announce that applications are now being accepted for **1** home at **919 Gates Avenue, Brooklyn, NY 11221**
Stuyvesant Heights

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This home was constructed through the **Neighborhood Homes Program** of the New York City Department of Housing Preservation and Development.

Who Should Apply?

Individuals or households who meet the income requirements listed in the table below may apply. Qualified applicants will be required to meet additional selection criteria. General preference will be given to New York City residents

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1 Home with 3 Apartments		3 - Family Homes Available	Household Size*	Total Annual Income Range Minimum – Maximum**	Asset Limit*** ($182,525 + required down payment amount)	Estimated Prices
3 Bedrooms	165 % AREA MEDIAN INCOME (AMI) UNITS	1	3 people	$95,000 - $154,935	$277,525	$950,000
			4 people	$95,000 - $172,095	$277,525	
			5 people	$95,000 - $185,955	$277,525	
			6 people	$95,000 - $199,650	$277,525	

* Subject to occupancy Criteria
** Income guidelines subject to change; larger down payments may allow for lower minimum incomes.
*** Asset limit subject to change

How Do You Apply?

DOWNLOAD ONLINE: www.wavecrestrentals.com.

To request an application **by mail, send a self-addressed envelope to: 919 Gates, c/o The Wavecrest Management Team 87-14 116th Street, Richmond Hill, NY 11418.** Only send one application per development. Do not submit duplicate applications. Applicants who submit more than one application may be disqualified.

Completed applications must be returned by regular mail only **(no priority, certified, registered, express, oversized, or overnight mail will be accepted)** to a post office box number that is listed on the application.

Informational session will be held on: Tuesday, May 22th at 6pm at 625 Quincy Street, Brooklyn, NY 11221

Seminar attendance is not mandatory to purchase a home.

When is the Deadline?

Applications must be postmarked by **June 4, 2018.**

What Happens After You Submit an Application?

After the deadline, applications are selected for review through a lottery process.
If your application is selected and you appear to qualify, you will be invited to an appointment to review your documents and to continue the process of determining your eligibility. Appointments are usually scheduled from 2 to 10 months after the application deadline. You will be asked to bring documents that verify your household size, identity of members of your household, and your household income.
This advertisement is not an offering. It is a solicitation of interest in the advertised property. No offering of the advertised units can be made and no deposits can be accepted, or reservations, binding or non-binding, can be made until an offering plan is filed with the New York State Department of Law.

Español To request an application of this advertisement in "SPANISH" by mail, send a self-addressed stamped envelope to : **919 Gates, c/o The Wavecrest Management Team 87-14 116th Street, Richmond Hill, NY 11418**. On the back of the envelope, write in English the word "SPANISH." To download an application online: www.wavecrestrentals.com. Applications must be postmarked before **4 de junio 2018.**

简体中文 To request an application of this advertisement in "CHINESE" by mail, send a self-addressed stamped envelope to : **919 Gates, c/o The Wavecrest Management Team 87-14 116th Street, Richmond Hill, NY 11418**. On the back of the envelope, write in English the word "CHINESE." To download an application online: www.wavecrestrentals.com. Applications must be postmarked before 2018 年 6 月 4 日.

Русский To request an application of this advertisement in "RUSSIAN" by mail, send a self-addressed stamped envelope to : **919 Gates, c/o The Wavecrest Management Team 87-14 116th Street, Richmond Hill, NY 11418**. On the back of the envelope, write in English the word "RUSSIAN." To download an application online: www.wavecrestrentals.com. Applications must be postmarked before **4 июнь 2018.**

한국어 To request an application of this advertisement in "KOREAN" by mail, send a self-addressed stamped envelope to : **919 Gates, c/o The Wavecrest Management Team 87-14 116th Street, Richmond Hill, NY 11418**. On the back of the envelope, write in English the word "KOREAN." To download an application online: www.wavecrestrentals.com. Applications must be postmarked before 2018 년 6 월 4 일

Kreyòl Ayisyien To request an application of this advertisement in "CREOLE" by mail, send a self-addressed stamped envelope to **919 Gates, c/o The Wavecrest Management Team 87-14 116th Street, Richmond Hill, NY 11418**. On the back of the envelope, write in English the word "HATIAN CREOLE." To download an application online: www.wavecrestrentals.com. Applications must be postmarked before **jen 4, 2018**

العربية To request an application of this advertisement in "ARABIC" by mail, send a self-addressed stamped envelope to : **919 Gates, c/o The Wavecrest Management Team 87-14 116th Street, Richmond Hill, NY 11418**. On the back of the envelope, write in English the word "ARABIC." To download an application online: www.wavecrestrentals.com.. Applications must be postmarked before **4** يونيو، 2018..

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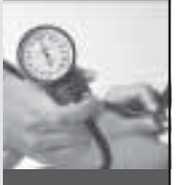

You may qualify if you're **between 20–80 years old** and have high blood pressure or are taking medications to manage your high blood pressure.

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Earth Celebrations' "Ecological City," a six-hour procession through the Lower East Side, uses the arts to raise awareness of the ecological issues facing the New York City. ALL PHOTOS RACHEL ELKIND

'Ecological City' uses the arts to inspire environmental action

"The key component is that it's through the arts that you can build an emotional connection to things," founder Felicia Young said.

NIKKI M. MASCALI
nikki.mascali@metro.us

For nearly three decades, Felicia Young has made it her life's work to use the arts to raise awareness for the ecological issues facing New York City, from climate change and conservation to sustainability.

New Yorkers are encouraged to become part of Young's mission on Saturday, when her nonprofit Earth Celebrations launches "Ecological City — Procession for Climate Solutions," a six-hour procession of visual art, giant puppets, costumes and more through the Lower East Side's community gardens, neighborhood and waterfront.

"The key component is that it's through the arts that you can build an emotional connection to things, that you speak to people on a different level," Young said. "It's visceral, direct experiential connection to both physical sites — whether it's a river, a park, a garden, a tree, a flower — whatever we have within our city or neighborhood, it's rooted in sight."

"Ecological City" is also rooted in similar processions Young has spearheaded in the neighborhood since 1991 to successfully save community gardens on the LES and around the five boroughs.

Saturday's pageant, which Young promises isn't so much a parade as it is a "transformative experience," will feature dance, musical, theatrical and poetic performances at 20 sites across the neighborhood to celebrate the area's climate resiliency and ecological sustainability.

Green infrastructure initiatives on the LES include bio-swales, rain and pollinator gardens, solar gazebos, urban farming and more, and "Ecological City" will connect residents to more than 50 partner groups to explore not only these sites, but find sustainability solutions.

"If people don't have a connection to the importance of our water or the importance of green and open space in our city, then they can't actively mobilize in wanting to preserve that," Young said.

Adding the arts into the mix of conservation and sustainability efforts brings that conversation to a whole new level, she added, "especially when you're not just having artists presenting work about a particular issue, but you're actually engaging the community through the arts to create themselves."

Earth Celebrations' "Ecological City" begins at 11 a.m. at Loisaida Inc. Center, the event's partner, at 710 E. 9th St. It will then proceed through the LES to East River Park. (The event's rain date is Sunday.) For more info, visit earthcelebrations.com.

Downtown Brooklyn becomes a living lab to let startups study and improve the city

The startup Qucit is using the Downtown Brooklyn area to hear directly from visitors and residents about what needs improvement. PROVIDED BY DOWNTOWN BROOKLYN PARTNERSHIP

Downtown Brooklyn has become a living laboratory, home to studies that will ultimately help the neighborhood — and the entire city — improve, officials say.

Downtown Brooklyn Partnership, a nonprofit that manages three Business Improvement Districts in the area, has announced a new program that turns that part of the borough into a public testing ground for local startups.

Called "Living Lab," the program gives startups free reign to conduct studies in Downtown Brooklyn that are focused on "smart city technologies."

"A smart city is a city that can be more efficient, greener, more responsive to visitors and residents. It can be many different things, but we have to start somewhere," said Regina Myer, president of the Downtown Brooklyn Partnership. "So many people are talking about using technology to make cities better, but what we believe is that Downtown Brooklyn can be a testing ground for those ideas."

The nonprofit will use the findings from those studies to improve city life and bring Brooklyn and beyond into the future.

In its first phase, Living Lab has opened Downtown Brooklyn to three startups: Sounds of New York City, which is developing an acoustic sensor network to monitor urban noise pollution; Citisense, which assembles digital maps from data like real estate information and street conditions and tracks changes over time; and Qucit, which uses artificial intelligence to sort through hundreds of data sets on public spaces and combines that information with on-the-ground surveys to hear directly from visitors and residents.

"For something like Qucit, we really wanted to give them a chance to hear from random people who are visiting Downtown Brooklyn and hear what their input would be into the city. Having a city where people really give us their opinions seems important," Myer said.

> **"A smart city is a city that can be more efficient, greener, more responsive to visitors and residents."**
> Regina Myer

"Citisense is using data to help us organize how we see our neighborhood," she added. They can create custom tools to show details, like the health of all the street trees, which will help the nonprofit manage its area in the most efficient way.

"Sounds of New York City is one that really is, I think, going to be a big issue moving forward, and that is noise pollution," Myer said. "[They're] installing noise sensors that will let us take a really targeted approach at what noises are really the most offensive along Fulton Street. City life can really be impacted by loud noise."

These studies have already been underway, and Myer said more startups will be involved with Living Lab in the future. Currently, the partnership is eagerly awaiting the study results.

"What we're hoping for is to do two things: to really support entrepreneurs that are looking at smart city technology, giving them the ability to use Downtown Brooklyn as a testing ground," Myer said. "And as important is hoping that these entrepreneurs have exciting results because we'd love to apply them to improve Downtown Brooklyn."

KRISTIN TOUSSAINT

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Matt Juul
Metro Reporter

Playing loud music on your phone

The days of boomboxes are long gone, so why are so many people blasting their music at full volume on subway rides around the city? When did the train become everybody's personal DJ booth or dance club? It's 2018. When you purchase a smartphone or iPod, you get a pair of perfectly good headphones. Use them. Sure, they might not be as nice as an expensive pair of Beats by Dre, but they definitely have better sound quality than your phone's built-in speakers. And if you lose them or they break, they're pretty cheap to replace, so there really isn't any excuse to not own a pair. Just be courteous to your fellow passengers. No one wants to hear your pal's crappy mixtape or your favorite expletive-filled jam at the loudest decibels possible. And this goes for people who like speakerphone conversations too. We don't need to listen to the other side of your conversations with your friends and family. Nobody wants to hear about your grandma's bunions, Karen.

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'Reader Reacts: Train Etiquette' BY Michael Zullo, Metro New York reader

I just finished and enjoyed reading your column in 'The GRUMBLE,' Re: "Packed train common sense." Yes, I agree — I also would rather have someone squeeze into a seat next to me than watch a person stand right in front of an open space with a blank stare on their face. Here's what else is driving me crazy (not really) but it's very frustrating every time I'm on the subway — especially the Number 6 & E lines: Way too many people entering the subway with coffee, soda cans and all sorts of food. Why the MTA doesn't prohibit food & drink on packed subways and buses is mind boggling. It's not only the trash left on platforms subways & buses, it's the inconsiderate folks who accidentally spill their coffee or ketchup from a McDonald's hamburger on you — then say "sorry." Hey, how about paying my dry cleaning bill...

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The winnning caption by Morgan Rousseau GETTY IMAGES

metro.us/horoscopes

Aries You'll have trouble containing your emotions. Try not to overreact before you have a chance to gather the facts. Arguing will be a waste of time and will lead to regret.

Taurus Don't trust anyone to do your job for you. You'll be disappointed in someone's lack of integrity. Surround yourself with people willing to work as hard as you.

Gemini Don't trust anyone offering the impossible. Concentrate on honing your skills and gaining experience. Self-deception will end up costing you emotionally.

Cancer Find out all you can. Participate in events that offer something out of the ordinary or that will bring you in contact with people who have a different perspective. Listen and learn.

Leo Plan a short trip or get together with an older friend or relative who can offer suggestions based on his or her experience. A change will do you good and sharpen your mind.

Virgo Your physical and emotional welfare should be monitored. A relationship will lead to disappointment. Keep a level head. If someone asks for too much, say no.

Libra A change at home will create a problem. Don't let anyone put demands on you. Take care of your responsibilities and make plans with a friend or do something relaxing by yourself.

Scorpio Taking a short trip to visit a friend or relative or attending a retreat will calm your nerves. Someone you encounter will intrigue you with an idea or proposition.

Sagittarius You need to adjust your lifestyle. Altering your current setup to accommodate someone you love to spend time with will lead to a long-term plan.

Capricorn Don't feel you must do something drastic just because someone wants you to participate. Walk away from any offer that appears risky or even the least bit unsavory or unpleasant.

Aquarius Make a change to the way you look or how you live. The upside will be a positive personal gain, but the downside will be that someone disappoints you.

Pisces What you do for others will be tiresome but rewarding. Getting involved in a demonstration, volunteering for a cause you believe in or reuniting with old friends is encouraged. EUGENIA LAST

Melissa McCarthy goes back to college to start over in "Life of the Party." WARNER BROS.

Meet Melissa McCarthy's biggest fan

"Life of the Party" director Ben Falcone talks working with his wife.

GREGORY WAKEMAN
gregory.wakeman@metro.us

Hearing Ben Falcone talk about his wife, Melissa McCarthy, is enough to make even the most broken-hearted believe in love again.

The writer and director has now overseen McCarthy's performances in "Tammy" and "The Boss," and the love for his creative and life partner shines through whenever her name is merely mentioned.

Their latest project, the comedy "Life of the Party" in theaters May 11, features a couple who's less blissfully married. In fact, it's all about McCarthy's character Deanna starting her life over by going back to college — the same one her daughter is attending, unfortunately — when her husband suddenly ends their relationship.

But let's get back to the good stuff. McCarthy and Falcone collaborate on every aspect of their projects, including writing the script.

"We usually like to write together and be in the same room because she makes me laugh so much," he says about their creative process. "We feel like that's the best way to do it.

GETTY IMAGES

"We usually like to write together and be in the same room because she makes me laugh so much."

"As parents and people with a busy career these days, it's just time we get together and try to make each other laugh. And it's just very natural. It's an absolute blessing, and we are so grateful."

Of course, we had to ask how they met. The two found each other at a Groundlings show, an improv and sketch comedy troupe based in Los Angeles. Falcone remembers the evening like it was yesterday: "She sat to my right. She was smiling and laughing about something. And I immediately felt that she should be my friend."

So. Cute. And it only got cuter when Falcone described their collaborative process during filming, when he is directing and she is the star.

While he might come into a scene with an idea of how he wants it to play out, he's conscious that asking an actor to give a performance that's not what they want to do, it doesn't turn out very well.

"Comedy is democracy. If it doesn't make people laugh then it isn't funny," he says.

"Melissa knows that; she has such a good eye with everything. So, smartly, she likes to do things in as many different ways as possible so that we have different things to try when we are editing. She's a dream to work with in every way."

Two people having this much fun on set also like to work with people who bring the same positive energy.

"We really try to cast people that are just really nice folks, too," he says.

"Hopefully, the word is out that me and Melissa are fun to work with. We try to find fun people and just have a little party of our own."

"Class Rank" is a rare high school comedy with charm and smarts. CINEDIGM

Eric Stoltz is only looking forward

Political teen comedy "Class Rank" confirms Eric Stoltz is more director than actor.

GREGORY WAKEMAN
Gregory.Wakeman@metro.us

Even if you're not a child of the '80s, you know Eric Stoltz's work.

Back then, he was the star of movies like "Mask" and "Some Kind of Wonderful," a streak that continued into '90s with films like "Pulp Fiction" and "Jerry Maguire." (He was also famously cast as Marty McFly in "Back to the Future" but was replaced by Michael J. Fox just a week into production.)

In a way, the experience helped him find his true calling behind the camera. For the last 15 years, he's helmed episodes of "Glee" and "How to Get Away with Murder."

"I don't really see myself as an actor anymore," he says. "I think of myself as a director at this point. I do enjoy acting. But, honestly, I rarely look back at anything I have done in the past. I am too busy and interested in what is happening right now to care."

Having experience in front of the camera helped shape him into a director with not only more empathy but expertise for what the work takes on the other side of the lens. It takes "extreme patience" and the ability to "speak the very different language" of actors.

"In all of the years I was acting, I can count on one hand the directors that actually spoke a language of acting that was helpful," he says. "Most of them were very technically adept but were kind of afraid to talk to the actors."

His latest project finds him back in the movie world with "Class Rank," a comedy about two high schoolers trying to take over the school board, out May 11 in theaters and On Demand. Stoltz came onboard when producer Sandy Stern sent him the script, and he found something many high school comedies struggle to achieve: a story that's both charming and smart.

"It was very politically active in an unsuspecting way," he says. "I love all the characters, as odd and as gruff as they are. I felt compassion for all of them, and that's a very rare quality in a script."

GETTY

In the film, a high school student who needs a little help getting into Yale tries to get another student elected to the board to make some policy changes to help her. The message, Stoltz says, couldn't be more timely.

"I want young people to think, 'Why don't we run for office? Why don't we try and change the world? Why don't we try and con the system?'" he says. And there's a lesson for the adults too: "Perhaps older people might think, 'Why don't we fall in love? And smoke a little pot? And let's guide the kids as best we can.'"

Whether it's acting or directing, Stoltz feels like he's been doing what he loves for nearly four decades. "Sometimes it is easy, and sometimes it is hard," he says of show business. "I do consider myself an enormously lucky fellow. I love what I do. And I get to make a living doing it. And I just pinch myself every morning. It is a great life."

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Would be *royalty*

Parisa Fitz-Henley spills the royal tea on playing a princess.

HENRIETTA JONES
letters@metro.us

The Prince Harry and Meghan Markle romance is heading to Lifetime. ALL PHOTOS BY LIFETIME

Parisa Fitz-Henley stars as Meghan Markle in Lifetime's "Harry & Meghan: A Royal Romance" this Sunday night. The actress fills us in on what it's like to play royalty.

There's a lot of anticipation for "Harry and Meghan"; even Chrissy Teigen tweeted her excitement. Were you surprised?
I was! I'd never seen so much excitement about a televised movie — especially from such a wide range of folks. I've seen people say things like, "I'm not into this kind of movie — but I'm watching this!" And Chrissy Teigen is such a sweetheart … knowing she's looking forward to this makes me so happy!

Growing up, did you ever want to be a princess?
I wanted to be a doctor. And an astronaut. But I did like pretending to be Cinderella pre-Prince Charming. The rag-wearing, forced floor-scrubbing woman with a complicated family was a meatier role. No one bothered to show us what happened after she got with the prince, so that part wasn't as fun for me to imagine.

Does royal life appeal to you at all, the idea of giving it all up for love and a chance to make a difference, but at the cost of the intense scrutiny palace life brings?
In my own way I've tried it. I left acting to study writing and human development, then went to work in community development (previously a dream of mine) for 15 months in the Caribbean. There were a lot of expectations and guidelines to follow that were challenging. I ended that experience feeling like I could offer more service to the world in my capacity as an artist.

Parisa Fitz-Henley plays Meghan Markle

Royal life is appealing in that it offers incredible access to opportunity, to beautiful things and experience, to security, to comfort. Meghan's platform for public service is extremely enviable because of that access.

But the platform comes with unique and huge personal sacrifices — including total loss of anonymity. There's definitely an appeal to having the resources to carry out big projects that can change many lives for the better — and even save lives. I'd just hope I could do that and create and live freely.

The real Harry and Meghan seem to have a good sense of humor. Do you think they'll watch?
I love that you mention their sense of humor when asking about what they'll think when they watch! Are you assuming they won't be moved to tears? I think if they ever watch, it will be for the fun of it. My guess is they'll think it's hilarious. I know I would if I had to watch someone depict my life.

Will you be watching the royal wedding?
Depends on my time zone. But the closer it gets, the more interested I am, so maybe I'll be setting my alarm for pre-buttcrack of dawn.

"Harry & Meghan: A Royal Romance" airs Sunday at 8 p.m. on Lifetime.

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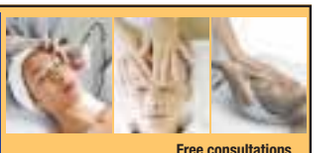

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Problems ahead for Odell Beckham Jr. negotiations

The Giants might want to re-new the talented wide receiver's deal, but it won't be easy.

JOE PANTORNO
joseph.pantorno@metro.us

Honestly, all the trade accusations around polarizing Giants pass catcher were hasty, yes?

But after some tough increments that featured rumblings of off-field trouble, the threat of a holdout until the delivery of Odell Beckham's contract extension and yes, the team possibly *disposing* of their young, amazing talent via trade, now it looks like the Giants are ready to talk extension.

Let it be known that locking up Beckham for eternity is a task very far from complete, but at least the Giants are talking about it.

"It's not the first contract negotiation we've ever had," team co-owner John Mara said (h/t ESPN.com's Jordan Raanan). "It will get done when it's supposed to get done."

Beckham's rookie contract expires at the end of the 2018 season where he is owed $8.5 million, a bargain considering he is one of the most explosive playmakers in the NFL when healthy.

Normally, an extension would have been at the top of the Giants' offseason checklist. It might very well could have been, but questions surrounding Beckham's immaturity has seemingly stalled proceedings, which ushered the 25-year-old's threat of holding out until he gets a new contract.

Just hours after the news of his potential holdout broke toward the end of March, his name suddenly and shockingly appeared in trade rumors with teams like the Los Angeles Rams showing initial interest.

Trade talks have died down since as Beckham reported to team facilities in early April for offseason workouts and later showed up at minicamp even though he is continuing his rehab on an ankle injury that limited his 2017 season to just four games. Head coach Pat Shurmur even said that Beckham will "absolutely" be a Giant next season (h/t NFL Network's Kimberly Jones).

There are a few hurdles the Giants have to clear before seriously pursuing a contract extension for star wide receiver Odell Beckham Jr. GETTY IMAGES

But there are still plenty of hurdles to overcome before securing Beckham for the long haul.

Over the winter, it became known that Beckham will be looking for a contract that pays him at least $20 million annually, an exorbitant figure no other receiver in the league makes. Pittsburgh Steelers star Antonio Brown makes an average of $17 million per year.

Looking at the Giants, Eli Manning is the only player on the roster that makes more as he provides a $22.3 million cap hit in 2018.

It's impossible for New York to dole out that kind of contract right now, regardless. Due to an aggressive free agency period that included the signing of Nate Solder and Jon Stewart, along with taking on of Jason Pierre-Paul's $15 million of dead money after he was traded to the Tampa Bay Buccaneers, the franchise has an estimated $9.1 million of cap space remaining in 2018, per OverTheCap.com.

All of that remaining money can't even be given to him considering the Giants need to re-sign their entire rookie class of draft picks and undrafted free agents.

If the Giants are truly hellbent on getting Beckham a new deal this offseason, they likely would have to restructure the contract of a more expensive player on the roster, assuming he agrees to take what is basically a pay cut. That way they can offer something closer to the ballpark figure of $20 million while keeping the team under the cap.

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Yankees playing historically well

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It's a well-known fact that for many senior citizens in the U.S. their home is their single biggest asset, often accounting for more than 50% of their total net worth.

Yet, according to new statistics from the mortgage industry, senior homeowners in the U.S. are now sitting on more than **6.1 trillion dollars** of unused home equity.[1] With people now living longer than ever before and home prices back up again, ignoring this **"hidden wealth"** may prove to be short sighted.

All things considered, it's not surprising that more than a million homeowners have already used a government-insured Home Equity Conversion Mortgage or "HECM" loan to turn their home equity into extra cash for retirement.

However, today, there are still millions of eligible homeowners who could benefit from this FHA-insured loan but may simply not be aware of this "**retirement secret**."

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It's a fact: no monthly mortgage payments are required with a government-insured HECM loan;[2] however the homeowners are still responsible for paying for the maintenance of their home, property taxes, homeowner's insurance and, if required, their HOA fees.

Another fact many are not aware of is that HECM reverse mortgages first took hold when President Reagan signed the FHA Reverse Mortgage Bill into law 29 years ago in order to help senior citizens remain in their homes.

Today, HECM loans are simply an effective way for homeowners 62 and older to get the extra cash they need to enjoy retirement.

Although today's HECM loans have been improved to provide even greater financial protection for homeowners, there are still many misconceptions.

For example, a lot of people mistakenly believe the home must be paid off in full in order to qualify for a HECM loan, which is not the case. In fact, one key advantage of a HECM is that the proceeds will first be used to pay off any existing liens on the property, which frees up cash flow, a huge blessing for seniors living on a fixed income. Unfortunately, many senior homeowners who might be better off with HECM loan don't even bother to get more information because of rumors they've heard.

That's a shame because HECM loans are helping many senior homeowners live a better life.

In fact, a recent survey by American Advisors Group (AAG), the nation's number one HECM lender, found that over 90% of their clients are satisfied with their loans.

While these special loans are not for everyone, they can be a real lifesaver for senior homeowners.

FACT: In 1988, President Reagan signed an FHA bill that put HECM loans into law.

The cash from a HECM loan can be used for any purpose. Many people use the money to save on interest charges by paying off credit cards or other high-interest loans. Other common uses include making home improvements, paying off medical bills or helping other family members. Some people simply need the extra cash for everyday expenses while others are now using it as a "safety net" for financial emergencies.

If you're a homeowner age 62 or older, you owe it to yourself to learn more so that you can make an informed decision. Homeowners who are interested in learning more can request a free 2018 HECM loan Information Kit and free Educational DVD by calling American Advisors Group toll-free at **1-800-791-1598**.

At no cost or obligation, the professionals at AAG can help you find out if you qualify and also answer common questions such as:

1. What's the government's role?
2. How much money might I get?
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You may be pleasantly surprised by what you discover when you call AAG for more information today.

[1]Source: http://reversemortgagedaily.com/2016/06/21/seniors-home-equity-grows-to-6-trillion-reverse-mortgage-opportunity. [2]If you qualify and your loan is approved, a Home Equity Conversion Mortgage (HECM) must pay off any existing mortgage(s). With a HECM loan, no monthly mortgage payment is required. A HECM increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). AAG works with other lenders and financial institutions that offer HECMs. To process your request for a loan, AAG may forward your contact information to such lenders for your consideration of HECM programs that they offer. When the loan is due and payable, some or all of the equity in the property no longer belongs to borrowers, who may need to sell the home or otherwise repay the loan with interest from other proceeds. AAG charges an origination fee, mortgage insurance premium, closing costs and servicing fees (added to the balance of the loan). The balance of the loan grows over time and AAG charges interest on the balance. Interest is not tax-deductible until the loan is partially or fully repaid. Borrowers are responsible for paying property taxes and homeowner's insurance (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, defaults on taxes or insurance payments, or does not otherwise comply with the loan terms. American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92868. (Licensed Mortgage Banker-NYS Department of Financial Services; American Advisors Group operates as American Advisors Group, Inc. in New York). V2017.08.23_OR

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REQUEST FOR COPIES OF THE REVOCABLE CONSENT AGREEMENT MAY BE ADDRESSED TO: DEPARTMENT OF CONSUMER AFFAIRS, ATTN: FOIL OFFICER, 42 BROADWAY, NEW YORK, NY 10004

LEGAL NOTICES

SUPREME COURT OF THE STATE OF NEW YORK - COUNTY OF QUEENS
HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTE HOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES 2005-4, V.
GLORIA DELGADO, ET. AL.
NOTICE OF SALE
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 09, 2018, and entered in the Office of the Clerk of the County of Queens, wherein HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTE HOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES 2005-4, is the Plaintiff and GLORIA DELGADO, ET AL. are the Defendant(s). I, the undersigned Referee will sell at public auction at the QUEENS COUNTY COURTHOUSE, COURTROOM #25, 88-11 SUTPHIN BLVD., JAMAICA NY 11435, on June 08, 2018 at 10:00AM, premises known as 188-52 ILION AVE, SAINT ALBANS, NY 11412: Block 10437, Lot 29: ALL THAT CERTAIN PLOT, PIECE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE, LYING AND BEING IN THE BOROUGH AND COUNTY OF QUEENS, CITY AND STATE OF NEW YORK
Premises will be sold subject to provisions of filed Judgment Index # 707404/2015.
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NOTICE OF SALE

SUPREME COURT - COUNTY OF QUEENS

HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2006-AP1, Plaintiff
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Defendant(s)

Pursuant to a judgment of foreclosure and sale entered on July 12, 2017 I, the undersigned Referee will sell at public auction to the highest bidder at QUEENS COUNTY SUPREME COURT, 88-11 SUTPHIN BOULEVARD, JAMAICA, NEW YORK, IN COURTROOM #25 on June 1, 2018 at 10:00 AM premises known as 108 20 85th Avenue, Richmond Hill, NY 11418-1206. ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being at Richmond Hill Terrace in the Fourth Ward, Borough and County of Queens, City and State of New York.
Block: 9198 Lot: 9
Approximate amount of lien $510,329.46 plus interest and costs.
Premises will be sold subject to provisions of filed judgment Index # 19689/13
Donna Furey, Esq., REFEREE
STEIN, WIENER AND ROTH, L.L.P., ATTORNEYS FOR THE PLAINTIFF ONE OLD COUNTRY ROAD, SUITE 113 CARLE PLACE, NY 11514
DATED: April 25, 2018 FILE #: WELLS 69897

NOTICE OF SALE

SUPREME COURT COUNTY OF QUEENS, WILMINGTON SAVINGS FUND SOCIETY, FSB, DOING BUSINESS AS CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLEY AS TRUSTEE FOR BCAT 2015-13ATT, Plaintiff, vs. RAKISH RANI, JEET SINGH, ET AL., Defendant(s). Pursuant to a Judgment of Foreclosure and Sale duly filed on February 22, 2017, I, the undersigned Referee will sell at public auction at the Queens County Supreme Courthouse, Courtroom 25, 88-11 Sutphin Boulevard, Jamaica, NY on May 25, 2018 at 10:00 a.m., premises known as 80-47 251st Street, Bellerose, NY. All that certain plot , piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Queens, County of Queens, City and State of New York, Block 8564 and Lot 46. Approximate amount of judgment is $536,220.28 plus interest and costs. Premise will be sold subject to provisions of filed Judgment Index # 23624/2012. Kerry Katsorhis, Esq. Referee Knuckles, Komosinski & Manfro, LLP 565 Taxter Road, Ste. 590 Elmsford, New York 10523 Attorneys for Plaintiff Cash will not be accepted

NOTICE OF SALE

Supreme Court
County of Queens
Wells Fargo Bank, N.A.,
Plaintiff AGAINST
Harry O'Berry a/ka Harry E. O'Berry, Michael J. Sancho a/k/a Michael Sancho, et al, Defendant(s)
Pursuant to a Judgment of Foreclosure and Sale duly dated 4/6/2017 and entered on 4/18/2017, I, the undersigned Referee will sell at public auction at the Queens County Courthouse, 88-11 Sutphin Blvd., Courtroom 25, Jamaica, NY on June 08, 2018 at 10:00 AM premises known as 14-90 Point Breeze Place, Far Rockaway, NY 11691. All that certain plot piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the County of Queens, City and State of New York, BLOCK: 15689, LOT: 29. Approximate amount of judgment is $767,138.34 interests and costs. Premises will be sold subject to provisions of filed Judgment Index # 702867/2013.
Gerald Chiaiello, II, Referee, Referee
FRENKEL LAMBERT WEISS WEISMAN & GORDON LLP
53 Gibson Street
Bay Shore, NY 11706.

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LEGAL NOTICES

NOTICE OF SALE
SUPREME COURT

COUNTY OF QUEENS
Ridgewood Savings Bank, Plaintiff
-against-Sean Anderson, Board of Managers of Garden Bay Manor Condominium, Criminal Court of the City of New York, Franklin Hospital Medical Center, City of New York Department of Transportation Parking Violations Bureau, City of New York Environmental Control Board, City of New York Transit Adjudication Bureau Defendant(s)
Pursuant to a judgment of foreclosure and sale entered on August 28, 2017 I, the undersigned Referee will sell at public auction to the highest bidder at QUEENS COUNTY SUPREME COURT, 88-11 SUTPHIN BOULEVARD, JAMAICA, NEW YORK, IN COURTROOM #25 on June 8, 2018 at 10:00 AM premises known as 22-31 77th Street, Unit 2A, East Elmhurst, NY 11370.
ALL that certain plot, piece or parcel of land, situate, lying and being in the Borough and County of QUEENS, City and State of New York.
Block: 1009 Lot: 1025 Together with an undivided.1327 percent interest appurtenant to the apartment unit in common elements of the property Approximate amount of lien $295,949.60 plus interest and costs. Premises will be sold subject to provisions of filed judgment Index # 711014/2016
Dominic L. Chiariello, Esq., REFEREE
STEIN, WIENER AND ROTH, L.L.P., ATTORNEYS FOR THE PLAINTIFF ONE OLD COUNTRY ROAD, SUITE 113 CARLE PLACE, NY 11514
DATED: May 1, 2018
FILE #: CENLAR 72400

NOTICE OF SALE
IN FORECLOSURE STATE OF NEW YORK SUPREME COURT: COUNTY OF QUEENS WELLS FARGO BANK, N.A., SUCCESSOR BY MERGER TO WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB Plaintiff, vs. HARLENE SHAKESPEARE, et al., Defendants PLEASE TAKE NOTICE THAT In pursuance of a Judgment of Foreclosure and Sale entered in the office of the County Clerk of Queens County on March 27, 2017, I, Peter M. Wolf, Esq., the Referee named in said Judgment, will sell in one parcel at public auction on May 18, 2018 at the Queens County Supreme Court, Courtroom #25 located at 88-11 Sutphin Boulevard, Jamaica, County of Queens, State of New York, at 10:00 A.M., the premises described as follows: 19141 112th Road, Saint Albans, NY 11412, SBL No.: 10968-78 ALL THAT TRACT OR PARCEL OF LAND situate in the Borough and County of Queens, City and State of New York. The premises are sold subject to the provisions of the filed judgment, Index No. 21604/13 in the amount of $530,822.09 plus interest and costs.
Todd Marks, Esq.
Woods Oviatt Gilman LLP
Plaintiff's Attorney
700 Crossroads Building, 2 State Street
Rochester, New York 14614
Tel.: 855-227-5072 53117

LEGAL NOTICES

NOTICE IS HEREBY GIVEN that a license, Number Pending for Beer, Wine & Liquor, has been applied for by the undersigned to sell Beer, Wine & Liquor at retail in a Social Club under the Alcoholic Beverage Control Law at 2503 Williamsbridge Rd., Bronx, NY 10469. Bronx County, for on premises consumption. The Hunting Club Inc.

NOTICE IS HEREBY GIVEN that a license, Serial # 1310057, for Wine & Beer has been applied for by the undersigned to sell Wine & Beer at retail under the Alcoholic Beverage Control Law at 345 Smith Street, Brooklyn, NY 11231. Kings County, for on premise consumption. Emma's Torch Ltd.

NOTICE IS HEREBY GIVEN that a license, Serial # 1310073, for Wine & Beer has been applied for by the undersigned to sell Wine & Beer at retail under the Alcoholic Beverage Control Law at 81-10 Rockaway Beach Blvd., Far Rockaway, NY 11693. Queens County, for on premise consumption. Rockaway Beach Bakery LLC.

NOTICE IS HEREBY GIVEN that a license, Number 1310068, for Tavern Wine has been applied for by the undersigned to sell Wine, Beer & Cider at retail in a Beer Garden Restaurant under the Alcoholic Beverage Control Law at 3029 Stillwell Ave., Brooklyn, NY 11224. Kings County, for on premises consumption. Draft Barn Beach, Inc.

NOTICE OF SALE

SUPREME COURT COUNTY OF QUEENS U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2, Plaintiff AGAINST SOOBRATAN SAISNARAYAN, et al., Defendant(s) Pursuant to a Judgment of Foreclosure and Sale duly dated February 07, 2018 I, the undersigned Referee will sell at public auction at the Queens County Courthouse in Courtroom # 25 88-11 Sutphin Boulevard, Jamaica, New York, on June 01, 2018 at 10:00AM, premises known as 92-16 77TH STREET, WOODHAVEN, NY 11421. All that certain plot piece or parcel of land, with the buildings and improvements erected, situate, lying and being in the Borough and County of Queens, City and State of New York, BLOCK 8947, LOT 17. Approximate amount of judgment $837,171.49 plus interest and costs. Premises will be sold subject to provisions of filed Judgment for Index# 19625/2008.
Stephanie Stutman Goldstone, Esq., Referee
Gross Polowy, LLC
Attorney for Plaintiff
1775 Wehrle Drive, Suite 100
Williamsville, NY 14221

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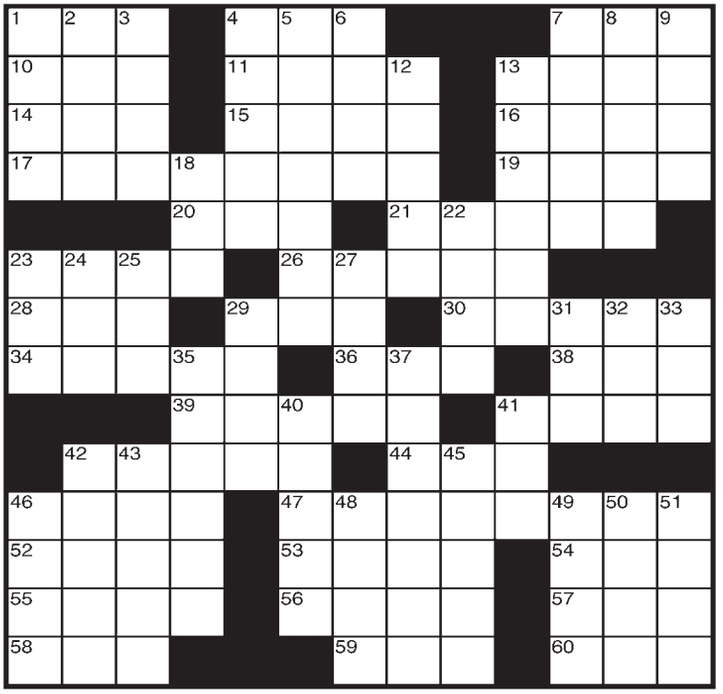

metro.us/crossword

ACROSS
1 -- and don'ts
4 ABA member
7 Bestow, to Burns
10 Gross!
11 Energize
13 Narrow road
14 Pub order
15 Herr's missus
16 Elliptical
17 Greenest
19 Desires
20 Lumberjack tool (var.)
21 Yves' school
23 Irene of "Fame"
26 Twangy
28 -- and cry
29 The NCAA's Buckeyes
30 Feline name
34 Arctic dwelling
36 Aurora, to Plato
38 Nest-egg letters
39 Sky blue
41 Ensure failure
42 Grabs
44 Small guitar
46 Pie-cooling place
47 Pressed onward
52 Red-tag event
53 Like horror flicks
54 Bruin great
55 Where Priam ruled
56 Gen. Robert -- --
57 Tiger Woods' org.
58 Respond
59 Double curve
60 Ouch!

DOWN
1 Two-way
2 Eye amorously
3 Former New York stadium
4 Stick on
5 Soup servers
6 Herbal concoctions
7 Desk mallet
8 Ludicrous
9 Ocean dwellers
12 Troubadour strings
13 Jesuit founder
18 ORD regulators
22 Household members
23 T'ai -- ch'uan
24 31-day mo.
25 Family mem.
27 Hungarian violinist
29 Seep 31 Library sect.
32 Buddy
33 Edible root
35 Cody co-star
37 Artists' lifeworks
40 Grammar topic
41 Rec room
42 Glittering adornment
43 Amalgam
45 Entertainers Sammy and Danny
46 Mach 1 breakers
48 Allot
49 Mimic
50 As a result
51 -- a blank

metro.us/sudoku

easy

			8	5				1
					2	3	7	
	2	4					9	8
		5		6			2	
	7	9				4	1	
	4			3		6		
5	6					7	3	
	8	2	6					
4				2	7			

hard

6					7	9		
	5		3					2
				6		1	3	5
		6		7		5		
	8	1				3	7	
		2		5		8		
1	9	8		4				
2					9		1	
		7	1					9

metro.us/games

PAR SCORE 95-105

R1	S1	E1	L1	A1	A1	M3	Triple Word Score
M3	Y4	O1	O1	E1	R1	B3	Triple Word Score
C3	T1	S1	F4	U1	E1	A1	Double Word Score
E1	F4	T1	A1	E1	E1	L1	Double Word Score

RACK 1

RACK 2

RACK 3

RACK 4

NEW
TURN BACK TO PAGE 14 FOR HOROSCOPES

Yesterday's Scrabble answers.

P3 E1 L1 L1 E1 T1 S1	RACK 1 =	62
D2 I1 R1 T1 Y4	RACK 2 =	17
L1 Y4 N1 C3 H4	RACK 3 =	26
W4 E1 A1 T1 H4 E1 R1	RACK 4 =	63
PAR SCORE 110-120	JUDD'S TOTAL	168

Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Seven-letter words get a 50-point bonus. "Blanks" used as any letter have no point value. Scrabble is a trademark of Hasbro in the U.S. and Canada.

Yesterday's Crosswords

R	A	N	G	Y				J	E	L	L	S		
O	M	A	H	A				E	M	A	I	L		
C	Y	B	O	R	G		S	T	U	C	C	O		
			S	N	A	C	K	S		E	K	E		
	M	A	T		Z	O	O							
P	A	L	L		E	L	A	N		J	I	F		
O	K	A	Y	S		O	L	E		A	V	E		
G	E	M		A	R	M		B	O	W	I	E		
O	R	O		G	I	B	E		B	E	E	S		
				V	I	A			E	D	S			
R	E	D		Y	E	A	R	L	Y					
T	R	E	M	O	R		N	O	I	S	E	S		
E	A	S	E	L				G	N	A	T	S		
S	T	I	N	K				O	G	D	E	N		

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